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Sharon Liuzzo's...

Service For Life!®

"Insider Tips For Healthy, Wealthy & Happy Living..."

Vacation Here, Not There

Vacations are one of life's greatest luxuries – a time to get away from the hustle and bustle of our everyday lives to relax, recharge, and reset. The last thing we want to do when returning from vacation is worry about the dent it caused in our bank accounts. While bucket list destinations are what dreams are made of, you might want to try some of these budget-friendly alternatives where you can get more bang for your buck.

Québec City – Rather than jetting across the Atlantic Ocean for Paris, Francophiles can stay closer to home with a visit to Canada and Québec City, with its more than 400 years of history and where French is *de rigueur*. Amble along the cobblestone streets, pop into world-class museums and sit and watch the world go by at a sidewalk café in Old Québec, a UNESCO World Heritage Site. What's more, the U.S. dollar is strong in Canada, so your money goes further. *Ooh la la!*

Colorado's Rocky Mountains – Skiing the Swiss Alps sounds romantic, but it also comes with a hefty price tag. Instead, fly into Denver, Colorado and hit the slopes in the Rocky Mountains, dubbed the "Switzerland of America" by journalist Samuel Bowles in 1869. If you're looking for a ski town with Alps vibes, look no further than Vail.

Costa Rica – Instead of the Galápagos Islands, nature enthusiasts may opt to travel to Costa Rica, where they can save *mucho dinero*. Wildlife sightings, outdoor adventures and all types of wellness options are widely found throughout the Central American country. Costa Rica's temperate weather makes it a terrific year-round destination, though the rainy season is September through December...but that means lower costs, too.

Dominican Republic – If the beach is calling, hop a flight to the Caribbean for a budget-friendly vacation in the Dominican Republic. The island's all-inclusive resorts average less than \$125 per person, per night, and with the gorgeous sandy beaches, chances are you won't want to spend much time anywhere else.

DID YOU KNOW...

Unlike most real estate agents, I *DON'T* spend my time pestering people with phone calls or bothersome interruptions to find good clients. Instead, I dedicate 110% of my time and energies to providing such outstanding service, people naturally think of me when a friend or family member needs help buying or selling a home. THANKS for your referrals! 602-999-1468

See All Carriage Manor Listings on My Website at www.SharonLiuzzo.com

Word of the Month...

Studies have shown your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends (and maybe even fatten your wallet!)

gossamer (GAH-suh-mer) adjective

Meaning: very light, delicate

Sample Sentence: The cool, gossamer breeze was a welcome reprieve from the heat of the sun.

Shop Small + Local

We often hear the phrase, "Shop Small," but what does it mean? In 2010, a large credit card company started the concept of "Small Business Saturday," the Saturday following Thanksgiving, to encourage holiday shoppers to support their local small businesses. This helps the owners and the local economy at the same time.

Since its inception a decade ago, shoppers have spent more than \$120 billion at small businesses on Small Business Saturday. So go ahead, shop small this holiday season at your local shops and boutiques, bakeries and restaurants, art galleries and coffee shops. In fact, shop small year-round!

Spice Up Your Tea

While these aren't medically proven remedies, they won't hurt and taste delicious! Try adding to your tea:
Zest of ginger for digestion
A dash of cinnamon aids immunity
Add a sprig of mint for better sleep
A dollop of honey is said to cure colds

Quotes To Live By...

"Winter is an etching, spring a watercolor, summer an oil painting, and autumn a mosaic of them all."

— Stanley Horowitz, author

"Lots of people want to ride with you in the limo, but what you want is someone who will take the bus with you when the limo breaks down."

— Oprah Winfrey, media mogul

"Don't let yesterday take up too much of today."

— Will Rogers, actor

Getting Through To Teens

Do you remember when you were a teenager and your parents would ask how your day was when you got home from school? "Fine," you'd likely answer. "What did you learn today?" they'd ask. "Nothing," was the typical answer.

Trying to get through to the teenagers in your life and have meaningful conversations with them is something adults have struggled with for generations. The good news is, you're not alone. Here, we share tips on how to talk with teens...*really* talk with them.

- **Listen:** The most important skill in all relationships applies to teenagers, too. Rather than peppering your teenager with questions, listen for offhand comments as an "in" to engage in conversation about their day. Teens may open up more if they don't feel like adults are trying to pull information out of them.
- **Don't React:** As hard as it can be, try not to react to what they're saying in the moment. Instead, stay calm and reimplement the first tip: listen. Don't try to fix things immediately or give advice. Listen, nod, and ask leading questions. If you're met with rude comments or pushback, take a deep breath and pause. Let them be emotional, and try to be the sounding board.
- **Avoid Over-Empathizing:** If your teen is venting about a friend, don't chime in with your feelings about that friend. Chances are, they'll reconcile, but your teen will remember what you said and may not confide in you because of your revealed true feelings about that friend.
- **Explain Yourself:** Rules are a part of all our lives, but teens may feel that they're being overly-regulated. When you set boundaries, explain why. Help them feel like active partners in managing their lives and adult enough to understand why rules are implemented.
- **Spend Time Together:** Find something that you both enjoy and do it together, whether that be hiking, playing video games, or listening to music, without talking about anything personal. Simply spending time together is another terrific, unintrusive way to get through to your teen.

Thank You! Thank You!

Thanks to all of my clients and friends who support my practice and graciously referred me to your friends and neighbors. Rather than pester people with unwanted calls and visits, I build my business based on the positive comments and referrals from people just like you. I couldn't do it without you!

Jim Lando, Roger & Janice McCurley, Shane Korman, Aasen & Marilyn Carson, Susan Lamont, Lou Fohn, JoAnn Donnelly, Paul & Nancy Taylor, John & Ann Anderson, John Schumacher & Debbie Tieri, Lynn Scriven, Doug & Linda Green, Allen Sobry, Ron & Bobbie Busing and more!

Brain Teaser...

Regardless of how much or how little you use me, you change me every month. What am I?

(See page 4 for the answer.)

What's My Home Worth?

If you want to know your home's current value, I will gladly conduct a **Maximum Value Home Audit**. Request this "no charge" in-depth home value analysis by calling me at: **602-999-1468**.

Have a Laugh...

Why did the turkey join a band?
So she could use her drumsticks.

Put Your Garden To Bed

With colder weather, it's time to prepare your gardens for their winter slumber. Here, some tips to ensure your vegetable and flower gardens are ready for spring.

- Harvest tender vegetables like tomatoes, beans and winter squash before the first frost.
- Compost the gardens in late-fall so the nutrients have time to soak in over winter.
- Mulch flower gardens to prevent weed growth when the ground warms back up.
- Clean your gardens on sunny days to prevent the spread of any disease spores.
- Rake away any leftover plant debris and level out the soil.
- Properly clean and store your garden tools so they're ready for spring.

Budget Tracking Websites

These websites/apps make keeping an eye on your spending easy.

www.honeydue.com – Manage your cash flow with your significant other.

www.mint.intuit.com – Track your monthly spending by category; monthly insights show you where your money is being spent.

www.pocketguard.com – See how much spending money you have after accounting for your bills, necessities and saving goals.

Can Upgrading To A Heat Pump Save You Money

With the advent of winter many of us are trying to find ways to economically heat our homes. One option is to upgrade your heating system to a heat pump, which uses electricity efficiently instead of burning fuel.

The science behind heat pumps is fascinating. Like your refrigerator, heat pumps use electricity to transfer heat from a cool space, like the air, ground, or water outside, to a warm space, like your home. Heat pumps have an added benefit when temperatures start to rise again, too: they circulate hot air back out of the house in the summertime. And they're eco-friendly, providing up to three times more heat than the electricity they use.

Depending on the size and energy efficiency of your home, and the local climate, homeowners with heat pumps save an average of \$500 per year. A federal tax credit of up to 30% on the total cost of buying and installing a heat pump is also available (search **IRS.gov** for "energy efficient home improvement credit").

Would You Like To Know How Much Your Neighbor's Home Listed Or Sold For?
Maybe you're just curious. Or maybe you want to know how much your home is worth. Either way, I can help...with no "sales pitches" or runarounds.
Call me at 602-999-1468 and I'll give you all the facts

The Buzz On Collagen

If you've read any fashion or beauty magazines lately, or scrolled through social media, chances are you've come across mention of collagen. But what is it, and what does it do?

Our bodies produce collagen naturally, and it's a main component of our bones, skin, hair, muscles, tendons and ligaments. The fresh baby faces of our youth? That's collagen. Experts say that we begin losing collagen in our mid-20s, and that women can lose up to 30% of collagen production within the first five years of menopause.

While the jury is still out as to whether or not oral collagen supplements like powders or capsules actually work to help our bodies produce more of the protein, experts do say that collagen creams are scientifically proven to work.

Rather than reach for a supplement, you may want to try foods that can naturally increase our bodies' collagen, like fish, eggs, berries, beans and shellfish.

Be sure to consult your doctor before beginning any supplements.

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Thanks For Thinking of Me!

Did you know I can help you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word about my services.

Brain Teaser Answer:

Calendar pages

Holiday Turkey Alternatives

If turkey's not your jam when it comes to a feast, why not start your own tradition with something you actually like instead?

A seafood option like salmon may fit the bill. The versatile fish can be fixed myriad ways so you can easily incorporate your favorite fall flavors like maple syrup, pomegranate, or any variety of herbs. The same can be said of hams, pork loins, rib roasts, roast chickens and more. Or, add an English spin with your choice of Wellington, like beef, salmon, or mushroom.

Regardless of which you choose, go ahead and serve up all your favorite sides and desserts, or create your own traditions here, too.

THANK YOU for reading my Service For Life.[®] personal newsletter. I wanted to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

AND...whether you're thinking of buying, selling or financing real estate, or just want to stop by and say "Hi," I'd love to hear from you...

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Disclaimer: The information contained in this letter is intended for informational purposes. It should not substitute as legal, accounting, investment, medical or other professional services advice. Always seek a competent professional for answers to your specific questions. This letter is not intended to solicit real estate properties currently for sale.

"Who Else Wants To Win a \$50.00 Visa Gift Card?"

Guess who won last month's Trivia Question? I'm pleased to announce the lucky winner of last month's quiz. And the winner is ...drum roll please: Elaine TenNapel, Mesa/Sibley, IA.

What fruit will not even begin to ripen until it is picked?

a) tomato b) peach c) avocado d) pineapple

The answer is c) avocado. Many fruits will continue to ripen after picking, but avocados don't even start to get ripe while they're still on the tree. The tree can be used as food storage for 2-8 months (depending on the variety), after which the fruit may be inedible and will drop to the ground. So let's move on to *this* month's trivia question.

Michelangelo finished painting is masterpieces on the ceiling of the Sistine Chapel in November of what year?

a) 1492 b) 1512 c) 1657 d) 1734

**Call Me At 602-999-1468 OR Email Me At SharonLiuzzo@aol.com
And You Could Be One Of My Next Winners!**

Real Estate Corner...

VACANT LOTS:

#896 - \$132,900 - Reduced! Nice RV lot with high awning, AZRM, ¾ Bath, Bathroom, Laundry

PARK MODELS:

#10 - \$129,900.00 - 2000 Park Model - Newer Wood Laminate Floors, Furnished, Faces N.

#761 - \$163,900.00 - 2016, Steps From Clubhouse, Large Deck, Great Views, Hard Floors, Hardy-Board

PARK MODELS WITH AZ ROOMS:

#149 - \$154,900 - **New Listing!** Large Deck, U-Shaped Kitchen, extra ½ Bath, W/D Inside.

#348 - \$152,900 - **New Listing!** Nice Deck, Open kitchen, Newer HVAC and Roof, ½ Bath

#776 - \$280,000 - **New Listing!** Great Location, Front Kitchen, All Hard Floors, 1.75 Baths

#911 - \$233,000 - **New Listing!** Beautifully Updated, Large eat-in Kitchen, Extra Bonus Room

#822 - \$239,000 - **New Listing!** Big Front Kitchen, 1.75 Baths, Casita, Bonus Room, Deck!

HERE IS WHAT SOLD IN THE NEIGHBORHOOD SINCE MY LAST NEWSLETTER:

11/08	#828	\$260,000	11/14	#807	\$202,000
12/14	#801	\$208,000			



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